



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of: Milosavljevic**

**Docket No.: SCHW0005**

**Serial No. : 09/880,170**

**Art Unit: Unassigned**

**Filed: June 12, 2001**

**Examiner: Unassigned**

**Title: SYSTEM AND METHOD FOR INCOME PLANNER**

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, DC 20231

Sir:

This Information Disclosure Statement is submitted:

- (X) under 37 CFR 1.97(b), or  
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- ( ) under 37 CFR 1.97(c) together with either a:
  - ( ) Certification under 37 CFR 1.97(e), or
  - ( ) a \$220.00 fee under 37 CFR 1.17(p), or  
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
- ( ) under 37 CFR 1.97(d) together with a:
  - ( ) Certification under 37 CFR 1.97(e), and
  - ( ) a \$220.00 fee under 37 CFR 1.17(d)(2)(ii), and
  - ( ) a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1)  
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The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. SCHW0005). A copy of this sheet is enclosed for accounting purposes.

(X) Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

( ) A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,

Michael Glenn  
Attorney For Applicant  
Reg. No. 30,176

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<b>Form 1449 (Modified)</b>  <b>Information Disclosure Statement By Applicant</b>  (Use Several Sheets if Necessary)	Atty Docket No. SCHW0005 Applicant: Milosavljevic et al. Filing Date: 6/12/01	Serial No.: 09/880,170  Group: Not Assigned

### U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
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	C	4,007,355	2/8/77	Moreno	235	61.7	3/21/75
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	H	4,642,767	2/10/87	Lerner	364	406	4/23/84
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	J	4,742,457	5/3/88	Leon et al.	364	408	8/27/85
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	Aa	96/06402	2/29/96	PCT	17	60		X
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	Ee	Jason Zweig, <u>What you can do to stop index funds from blowing up on you when stocks fall</u> , September 1997, Money Magazine
	Ff	Jason Zweig, <u>How to Beat 77% of Fund Investors Year after Year</u> ; August 1997, Money Magazine
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	Hh	Laurent Beltity, <u>Optimism Floue Appliquee au Choix de Portefeuilles</u> , CCF Recherche & Innovation
	Ii	<u>Financial Planner With Nerves of Silicon</u> , October 7, 1985, McGraw-Hill Business Week;
	Jj	Michael Edesess and George A. Hambrecht, <u>Scenario forecasting: Necessity, not Choice</u> , The Journal of Portfolio Management
	Kk	Thomas Eggenschwiler, and Erich Gamma, <u>ET++ Swaps Manager: Using Object Technology in the Financial Domain</u> ; October 27, 1992; ACM SIGPlan Notices
	Ll	Henry Fesko-Weiss, <u>Dialing for Profits</u> , May 1986; Personal Computing
	Mm	<u>Asset Allocation- One Step at a Time</u> , March 1997, Global Investor
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	Oo	<u>Inter Face: Institutional Software + Data</u> ; Ibbotson associates; 2 <sup>nd</sup> Quarter, 1998; Volume 5, Issue 2



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Qq	Fayette Hickox, <u>Learning about Artificial Intelligence</u> ; July 1986; Institutional Investor
Rr	D. L. Jensen and A.J. King, <u>Frontier: A Graphical Interface for Portfolio Optimization in a Piecewise Linear-Quadratic Risk Framework</u> ; 1992; IBM Systems Journal
Ss	Jessica Keyes, <u>Expert Allocator: Tools for Portfolio Optimization</u> ; May 1996, Dension Management Magazine
Tt	Alan J. King, <u>Asymmetric risk Measures and Tracking Models for Portfolio Optimization Under Certainty</u> ;
Uu	Mary Malliaris and Linda Salchenberger; <u>Beating the Best: A Neural Network Challenges the Black-Scholes Formula</u> ; March 1, 1993; IEEE Ninth Conference on Artificial Intelligence for Applications
Vv	Chris Nikolopoulos and Paul Fellrath, <u>A Hybrid Expert System for Investment Advising</u> ; June 27, 1994; IEEE International Conference on Neural Networks- IEEE World Conference on Computational Intelligence
Ww	K.N. Pantazopoulos, V.S. Verykios, E.N. Houstis; <u>A Knowledge Based System for Evaluation of Option Pricing Algorithms</u> ; March 29, 1998; Proceedings of the IEEE/IAFE/ Informs
Xx	Jacob Paroush, <u>Risk and Wealth Effects on Efficient Portfolio</u> ;
Yy	Ivy Schmerken; <u>Making Risk Analysis Easy as Alpha, Beta</u> , January 1988, Wall Street Computer Review
Zz	William F. Sharpe, <u>Asset Allocation: Management Style and Performance Measurement</u> , Winter 1992, The Journal of Portfolio Management
AA	Sharpe et al., <u>Investments; Chapter 8: Portfolio Analysis</u> ; 1995; Prentice Hall, Inc.
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CC	Tanaka et al.; <u>Possibility Portfolio Selection</u> ; March 1995; Proceedings of the 1995 IEEE International Conference on Fuzzy Systems, International Joint Conference on the 4 <sup>th</sup> .
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EE	J. Voros; <u>Portfolio Analysis- An Analytic Dervation of the Efficient Portfolio Frontier</u> ; 1986; European Journal of Operational Research

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